

## CLAIMS

I claim:

1. a method for paying commissions, using an online computer database system, comprising the following steps:

establishing a seller account for a seller,

registering a referral fee offer by said seller,

establishing an account for a user who will submit a referral claim,

enabling said user to find said referral fee offer,

registering in a claims database a referral claim corresponding to said referral fee offer,

executing a payment bet for the claim in which the expected value equals the referral fee in said referral fee offer,

if said claim loses said bet, registering the loss in said claims database,

if said claim wins said bet, registering the win in said claims database and:

- informing said submitter that said the claim is a winner and is provisionally worth said payoff,

- enabling said submitter to submit a payoff redemption request corresponding to said winning claim,

- if said submitter submits said redemption request, registering said request, and informing a system-authorized inspector about the request,

-enabling said inspector to enter a decision as to whether said winning claim is valid according to the term of the referral fee offer,

-registering said inspector's decision as to whether said winning claim is valid,

-upon a negative decision, informing said submitter that said winning claim is invalid,

-upon a positive decision, notifying said seller that it owes the payoff for the winning claim.